Certificate Number: 16339-PAE-DE-039524415

Bankruptcy Case Number: 25-10935



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 6, 2025</u>, at <u>7:05</u> o'clock <u>PM EDT</u>, <u>Frank McDonald</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 6, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor